

Exhibit F

Decl. Exhibit F Pg 2 of 7

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

SETTLEMENT STATEMENT

1. ☐ FHA2. ☐ FMHA3. ☐ CONV. UNINS.4. ☐ VA5. ☐ CONV. INS.

6. ESCROW FILE NUMBER:

S0092046-100 SH

7. LOAN NUMBER:

3003

8. MORTGAGE INSURANCE CASE NUMBER:

Security Title Guaranty Co.
117 S. Elizabeth Street Suite
P. O. Box 1461
Elizabeth, CO 80107

FINAL

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER:

Lynn Chapman-Greene

ADDRESS OF BORROWER:

3526 Wauconda Drive
Larkspur, CO 80118

E. NAME OF SELLER:

ADDRESS OF SELLER:

F. NAME OF LENDER:

Clarion Mortgage Capital, Inc
9034 East Easter Palce #100,
Centennial, CO 80112

ADDRESS OF LENDER:

G. PROPERTY LOCATION:

3526 Wauconda Drive
Larkspur, CO 80118
Douglas 0013944
Lot(s) 19, Block 1, of Perry Park

H. SETTLEMENT AGENT:

Security Title Guaranty Co.

PLACE OF SETTLEMENT:

117 S. Elizabeth Street Suite, P. O. Box 1461, Elizabeth, CO 80107

I. SETTLEMENT DATE:

12/16/2005

PRORATION DATE:

FUNDING DATE: 12/21/2005

J. SUMMARY OF BORROWER'S TRANSACTION

K. SUMMARY OF SELLER'S TRANSACTION

100. Gross Amount Due From Borrower:

101. Contract Sales Price	
102. Personal Property	
103. Settlement charges to Borrower (line 1400)	6,875.43
104. Payoff to Castle Rock Bank	392,816.62
105.	

Adjustments For Items Paid By Seller In Advance:

106. City/Town Taxes	
107. County Taxes	
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
115.	

120. Gross Amount Due from borrower: 399,692.05

200. Amounts Paid by or in behalf of Borrower:

201. Deposit or earnest money	
202. Principal amount of new loan(s)	399,500.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	

Adjustments For Items Unpaid By Seller:

210. City/Town Taxes	
211. County Taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid By/For Borrower	399,500.00

300. Cash at Settlement from/to Borrower:

301. Gross amount due from Borrower (line 120)	399,692.05
302. Less amount paid by/for Borrower (line 220)	399,500.00
303. Cash FROM Borrower:	192.05

400. Gross Amount Due To Seller:

401. Contract Sales Price	
402. Personal Property	
403.	
404.	
405.	
406. City/Town Taxes	
407. County Taxes	
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	

420. Gross Amount Due to Seller

500. Reductions in Amount Due To Seller:

501. Excess deposit (see instructions)	
502. Settlement charges to Seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	

Adjustments For Items Unpaid By Seller:

510. City/Town Taxes	
511. County Taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reductions in Amount Due Seller	

600. Cash at Settlement to/from Seller:

601. Gross amount due to Seller (line 420)	
602. Less reductions in amount due Seller (line 52)	
603. Cash TO/FROM Seller:	0.00

ESCROW FILE NUMBER: S0092046-100 SH

L. SETTLEMENT CHARGES:

700. Total Sales/Broker's Commission:

Based on Price \$ @ % =

Division of Commission (line 700) follows:

701. \$	to	Paid from Borrower's Funds at Settlement	Paid from Seller's Funds at Settlement
702. \$	to		
\$	to		
703. Commission paid at settlement			
704.			

800. Items Payable In Connection With Loan:

801. Loan Origination Fee .702% to Clarion Mortgage Capital, Inc	2,804.49
802. Loan Discount Fee	
803. Appraisal Fee to Dunn Appraisals	350.00
804. Credit Report to Clarion Mortgage Capital, Inc	46.75
805. Lenders inspection Fee	
806. Mortgage Insurance Application Fee	
807. Assumption Fee	
808. Underwriting Fee to Clarion Mortgage Capital, Inc	255.00
809. Courier Fee to Clarion Mortgage Capital, Inc	20.00
810. Flood Cert Fee to Clarion Mortgage Capital, Inc	12.00
811.	
812. MERS Registration to Clarion Mortgage Capital, Inc	3.95

900. Items Required By Lender To Be Paid In Advance:

901. Interest from 12/21/05 to 01/01/06 @\$62.4219/day	685.64
902. Mortgage Insurance Premium	
903. Hazard Insurance Premium	
904.	
905.	

1000. Reserves Deposited With Lender:

1001. Hazard Insurance 7 months @\$57.75 per month	404.25
1002. Mortgage Insurance	
1003. City Property Taxes	
1004. County Property Taxes 10 months @\$114.91 per month	1,149.10
1005. Annual Assessments	
1006.	
1007.	
1008. Aggregate Adjustment months @\$	344.75

1100. Title Charges:

1101. Settlement or closing fee to Security Title Guaranty Co.	240.00
1102. Abstract or title search	
1103. Title examination	
1104. Title Insurance binder	
1105. Document preparation	
1106. Notary Fees	
1107. Attorney's Fees	
(includes above item numbers:)	
1108. Title Insurance to Security Title Guaranty Co.	
(includes above item numbers:)	
1109. Lender's coverage \$ 399,500.00 to Security Title Guaranty Co.	747.00
1110. Owner's coverage \$ to Security Title Guaranty Co.	
Lender's coverage \$ to Security Title Guaranty Co.	
Lender's coverage \$ to Security Title Guaranty Co.	
1111. Tax Certificate to Security Title Guaranty Co.	30.00
1112. Form 100 to Security Title Guaranty Co.	50.00
1113. Form 140.1 to Security Title Guaranty Co.	50.00
1114. C-1-24 Month Chain of Title to Security Title Guaranty Co.	30.00
1115. EDoc Fee to Security Title Guaranty Co.	30.00
1116. Express Delivery Fee to Security Title Guaranty Co.	50.00

1200. Government Recording and Transfer Charges

1201. Recording Fees: Deed \$ Mortgage \$ 35.00 Release \$	35.00
1202. City/County tax/stamps	
1203. State tax/stamps	
1204. City Transfer Tax	
1205. County Transfer Tax	
1206. Release Recordings to Security Title Guaranty Co.	40.00
1207.	

1300. Additional Settlement Charges:

1301. Survey to	
1302. Pest inspection	
1303. Doc Prep Fee to Preferred Closing Svc LLC	185.00
1304.	
1305.	
1306.	

ESCROW FILE NUMBER: S0092046-100 SH Decl. Exhibit F Pg 4 of 7 OMB No. 2502-0265

1307.

1400. Total Settlement Charges (Enter on line 103, Section J, and line 502, Section K)

6,875.43

0.00

BREAKDOWN OF NEW LOANS

Description	Buyer Amount	Seller Amount
Clarion Mortgage Capital, Inc, 9034 East Easter Pkce #100, Centennial, CO 80112, Loan# 60	399,500.00	
Total of New Loans.	399,500.00	

ESCROW FILE NUMBER: S0092046-100 SH

Decl. Exhibit F Pg 6 of 7

OMB No. 2502-0265

BREAKDOWN OF PAYOFF ON HUD line 104

Payoff to: Castle Rock Bank

Loan #: [REDACTED] 343

Description	Amount
Principal Balance	392,816.62
Total Payoff	392,816.62
Total as shown on HUD line #104.	392,816.62

ESCROW FILE NUMBER: S0092046-100 SH

Decl. Exhibit F Pg 7 of 7

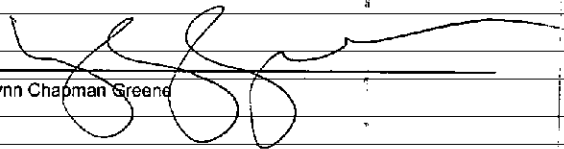
OMB No. 2502-0285

HUD-1 Settlement Statement Certification

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyers Signatures:

Sellers Signatures:


Lynn Chapman Greene

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Settlement Agent:

Security Title Guaranty Co.

Date:

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.